DO YOU KNOW WHEN & WHY TO

BREAK MONEY RULES

Paying Off High Interest Rate Loans First

- Smaller balances
- One with highest payment
- Focus on cash flow relief

Putting 20% Down Payment For a Home

- If PMI + mortgage payment less than rent
- Build equity and refinance to eliminate PMI
- PMI doesn't last entire loan

Building a 6 Month Emergency Fund

- Focus on small reserve first
- Pay off debt as a way to lower expenses

Saving 10-15% For Retirement

- Meet company match as a minimum
- Build the emergency fund and decrease debt